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- (72) **Inventor:** HALPERN, John, W. [GB/GB]; 15 Jordan
Court, Ingram Crescent West, Hove, East Sussex BN3
5NU (GB).
- (74) **Agent:** HUGHES, Andrea, Michelle; Frank B. Dehn &
Co., 179 Queen Victoria Street, London EC4V 4EL (GB).
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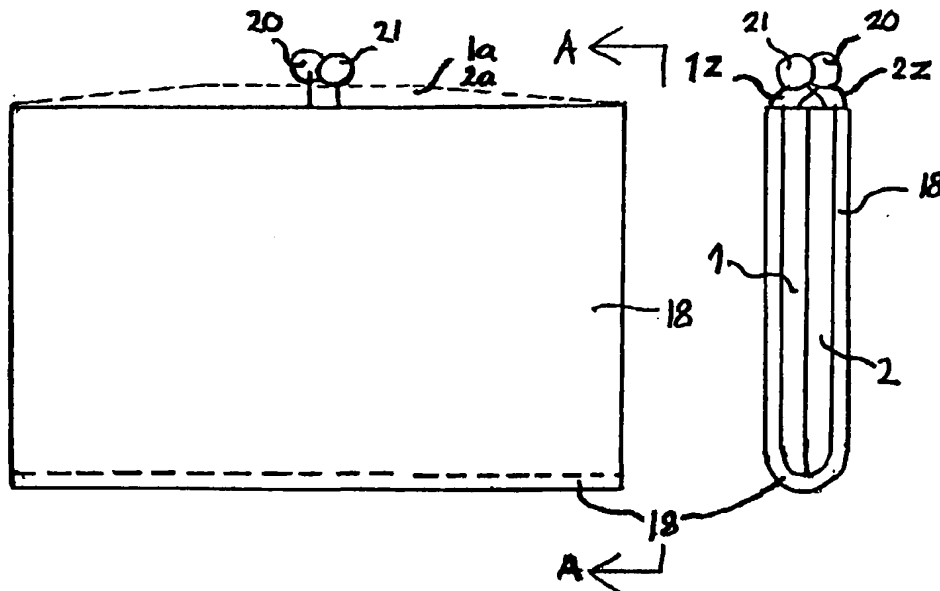
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- (54) Title: MOBILE PHONE COMMUNICATIONS SYSTEM WITH INCREASED FUNCTIONALITY**



- (57) Abstract:** The invention relates to a mobile telephone and a smart card transaction system in combination, where the functionality of a mobile telephone is increased so that the phone can be used in a large range of transactions for which smart cards are normally used. The phone may also be provided with a slot to receive smart cards and re-charge them with funds for cashless transactions, by communicating with a bank account or the like.



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